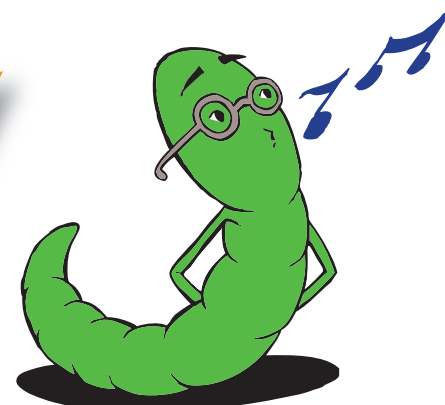




# indykids!



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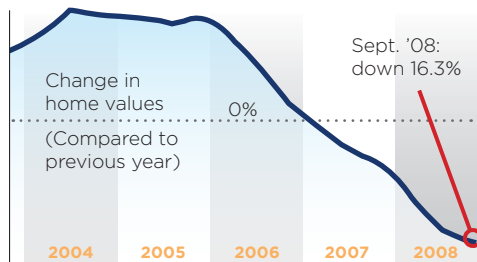
ISSUE #17 • NOVEMBER/DECEMBER 2008

## What's Happening

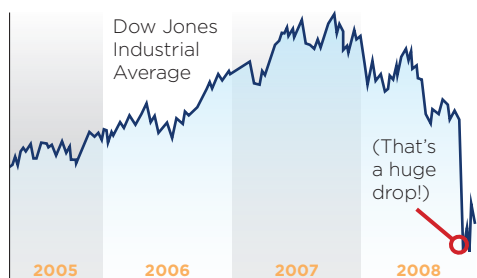
1. Lots of people took out loans they can no longer afford and are losing their homes.



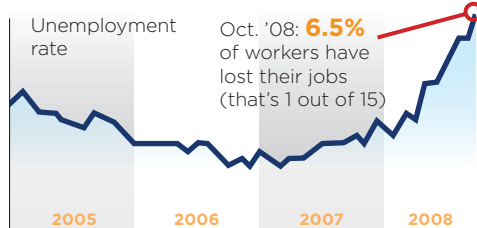
2. This is making homes plunge in value for everyone. (Before, prices used to go UP — for many people, it was a savings fund).



3. All of which makes the economy worse. So the stock markets have plummeted.



4. And companies are laying off lots of employees. So now more and more people are out of work.



5. That means even more homeowners won't be able to make their payments and could lose their homes.

Learn more about the economic crisis inside... CENTERSPREAD



Sources: RealtyTrac; S&P/ Case-Shiller Home Price Indexes (20-city composite); The Conference Board; Department of Labor Bureau of Statistics

# Economy in Crisis

Families all over the country are losing their homes

By ERIN THOMPSON

**W**hen some of the world's biggest banks nearly went broke in September, the U.S. government stepped in and provided more than \$700 billion to help them stay in business.

But for most people struggling to pay back home loans offered by those same banks, no help is coming from the government.

Jocelyne Voltaire, an immigrant from Haiti and mother of four, has lived in the same house in Queens, New York, for 20 years. She took out a loan on her home to help her son pay for college. She worked two jobs in order to make ends meet and support her young children.

"I've been working all my life," Voltaire told the news program *Democracy Now!* "[I] spend all my life doing two jobs.... I only have two hours sleep or an hour and a half sleep, going to another job at night.

But Voltaire became unable to make the higher payments to the bank required under the new home loan. The bank she borrowed from put her home in



JAMIE DENISE LEHANE

Jocelyne Voltaire nearly lost her home due to the housing crisis.

foreclosure (took it away because she couldn't keep up with payments). Just weeks later, Voltaire's son, a Marine, died overseas.

Voltaire's home was scheduled to be sold to someone else in October. But antiwar activists from the organization CODEPINK (a peace and social justice movement started by women) heard Voltaire's story and helped raise \$30,000 in donations. The money allowed Voltaire to keep her home.

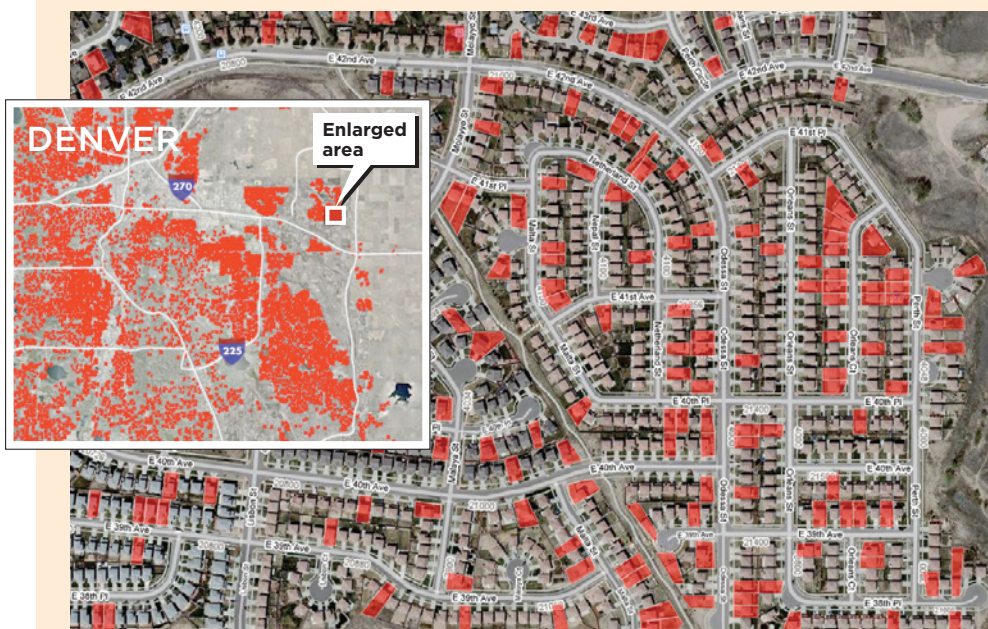
Many people aren't so lucky. Some activists are demanding that Congress take action to make sure that people can stay in their homes.

"[Voltaire] is part of a crisis of people trying to keep their homes," Medea Benjamin, an organizer with CODEPINK told *Democracy*

*Now!* "And we feel that we not only have to help individuals like Jocelyne, but we have to force Congress to come back in session and put a moratorium [stop] on foreclosures and reform the bankruptcy laws so that people like Jocelyne can stay in their homes."

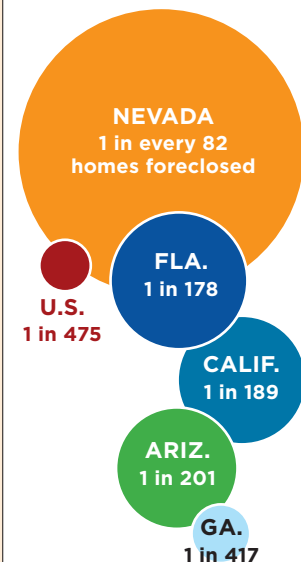
## The Tide of Foreclosures

This map represents just one area of the country, a neighborhood in Denver. (Houses under foreclosure are marked in red.) Across the country, more than 2 million homeowners faced foreclosure last year.



Sources: USA Today/GoogleMaps; RealtyTrac

Some states have been hit particularly hard. Here's how the five states with the most foreclosures compare to the national average:







## Meet... Sandra from Mexico

**Name:** Sandra

**Age:** 16

**Hometown:** San Antonio, Oaxaca, Mexico

**Languages spoken:** Spanish

**School:** Sandra left school at 14 to work.

**Work:** She first started working when she was 8, selling tamales that her mother made. Now she works in a small hotel in Mazunte, an area on the Pacific coast close to her home. She greets guests and helps them to feel welcome, asks them what life is like in other places, sweeps and does laundry.

**Family:** Her father is a farmer; he grows corn, beans and squash.

**Favorite pastimes:** Dancing

**Favorite food:** Steak

**Dream for the future:** To become a veterinarian: "I love caring for animals." She says there are veterinarian courses at the Oaxacan university, but they are expensive.

**Place she most wants to go:** "Cities"

**Message to U.S. kids:** "Our country is beautiful. Everyone is welcome here. You should come visit." She says it is hard for Mexicans who want to go to the U.S. to work.



## Mexico at a Glance

**Population:** 106.5 million

**Capital:** Mexico City

**Languages:** Spanish (official language); 62 indigenous languages

**Religions:** Roman Catholic (76%); Protestant (6%)

**President:** Felipe Calderon

**Poverty:** 50% of Mexicans live in poverty

## Learn a little Spanish!

**farmer:** campesino

**dancing:** bailando

**squash:** calabaza

**welcome:** bienvenidos

**turtle:** tortuga

# 154,000

That's the number of veterans who are homeless on any given night.

# nation&world

## Veterans Face Jail Time After Debate Protest

By Hannah Wolfe

**T**en members of Iraq Veterans Against the War (IVAW), along with five non-veteran supporters, pleaded not guilty to charges of disorderly conduct and failure to obey a lawful order in a court appearance on November 10. The soldiers, all of whom have served in the U.S. military since September 11, 2001, were arrested while protesting the final presidential debate in Long Island, New York.

The protest was organized by the IVAW to demand that presidential candidates John McCain and Barack Obama address veterans' issues during their campaigns. When several veterans tried to enter the debate to ask questions of the candidates, police on horseback trampled protesters. IVAW member Nick Morgan was seriously injured



A member of the Iraq Veterans Against the war assists veteran Nick Morgan after he was trampled by a police horse during a protest outside the final presidential debate in Hempstead, New York.

when a horse stepped on his head.

None of the officers are facing any charges or disciplinary action.

The IVAW wants the United States to begin immediately withdrawing troops from Iraq and pay

the Iraqi people money to help them repair their country. The vets are also demanding full benefits and health care for all veterans. Since the war started in 2003, 4,200 U.S. soldiers and more than one million Iraqis have been killed.

## newsbriefs

### Slaughterhouse Shuts Down



NIKKI ADEN

The meatpacking plant in Postville, Iowa, where 32 children and hundreds of undocumented workers were found to be working in illegal, dangerous conditions filed for bankruptcy in November.

The company received a \$10 million fine from the state labor authorities for 9,311 violations of child-labor laws. Iowa authorities have also brought criminal charges against the managers of the company. The viola-

tions were uncovered in May, when the federal government arrested nearly 400 undocumented immigrant workers at the plant. Many had been paid less than minimum wage to work long hours in dangerous conditions.



ABIRA ASHFAQ

### U.S. Airstrikes Kill Civilians in Pakistan

At least 301 Pakistani civilians have been killed and another 240 wounded in U.S. military strikes from the Afghanistan border in 2008, according to a report released in October by Pakistan's interior ministry. From positions in neighbor-

ing Afghanistan, the U.S. military has launched missile strikes, drone attacks and at least one ground raid into Pakistani territory in the last year. The strikes are part of a growing campaign by the Bush administration to attack Taliban and al Qaeda forces in Pakistan's tribal areas.

### Death Row Inmate's Execution Delayed

Death row inmate Troy Davis escaped execution on October 27 for the third time in one year. A federal appeals court granted Davis a temporary stay (stop) of execution just hours before he was scheduled to die. Davis, a black man, was convicted of killing a white off-duty police officer in 1989. Prosecutors presented no physical evidence and no weapon linking Davis to the crime. Seven of the nine eye witnesses who helped convict Davis have since changed their testimony.

## indykids!

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Published five times a year in September, November, January, March and May.

Issue #17 • Printed November 13, 2008  
**ISSN: 1943-1031**

### WHAT IS INDYKIDS?

IndyKids is a free newspaper and teaching tool that aims to inform children on current news and world events from a progressive perspective and to inspire in children a passion for social justice and learning. IndyKids is funded through donations and grants.

### SPECIAL THANKS TO...

Children's PressLine: www.cplmedia.org  
Common Language Project: www.commonlanguageproject.net  
New York Collective of Radical Educators: www.nycore.org  
New York City Indymedia: www.nyc.indymedia.org  
Teachers Unite: www.teachersunite.net  
Teaching for Change: www.teachingforchange.org

### HOW CAN I GET INVOLVED?

Just contact **IndyKids!** Adults and kids can write articles, take photos, contribute artwork and help distribute the paper.

### STAFF

**Editors:** Sheba Sethi, Erin Thompson, Amanda Vender  
**Design:** Dave Baker, Anna Gold, Julie Kim  
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**Website:** Leticia John, Brian Garcia  
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• Bay and Paul Foundations

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• Ben and Jerry's Foundation  
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• Robert Jackson, NYC Council  
• UCC, Neighbors in Need

#### Red Star: \$100

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• Amanda Vender  
• Norm Wilson

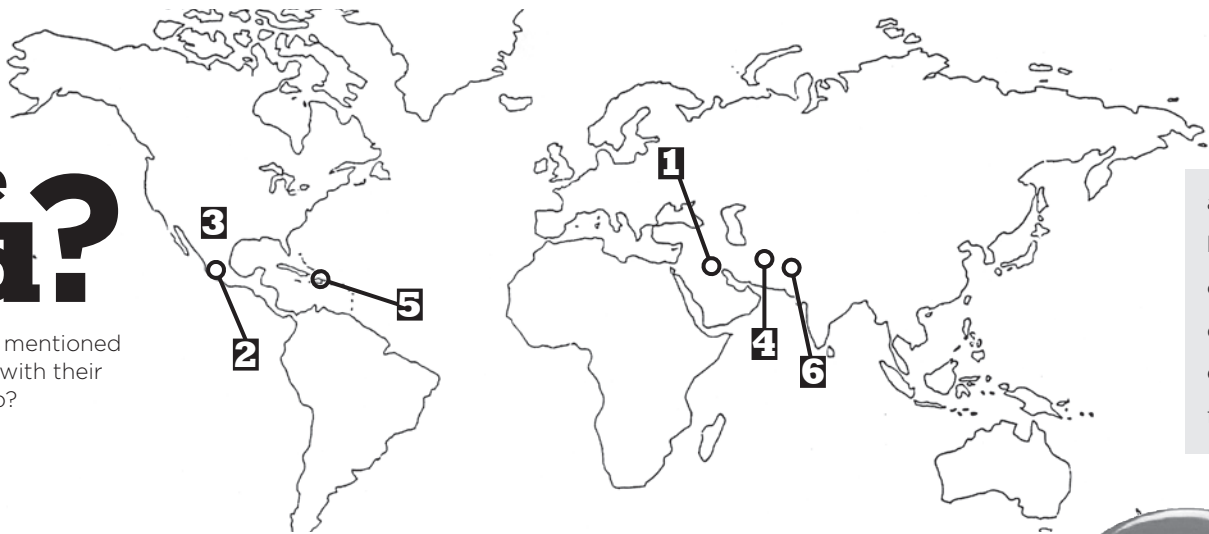
#### Blue Star: \$50

• Dave Baker  
• Griffin Epstein  
• Charles Harbutt  
• Ruth Kelton  
• Marj & Larry Long  
• Helen Stavrou & Tom Grannell  
\* John Yanno

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# Where in the World?

All the countries listed at right are mentioned in this issue. Can you match them with their general location on this world map? Answers at bottom of this page.



- a) United States \_\_\_\_
- b) Afghanistan \_\_\_\_
- c) Iraq \_\_\_\_
- d) Pakistan \_\_\_\_
- e) Mexico \_\_\_\_
- f) Dominican Republic \_\_\_\_

## Groundbreaking Election 2008

The election of Barack Obama, the nation's first African-American president, led to teary celebrations among supporters on the night of his victory, November 4. The Obama campaign inspired millions of people to get involved in ways never seen before in presidential elections—especially by using new technology such as Facebook and text messaging and by organizing local events. New York City crowds partied in the streets in Times Square (below) and Harlem (right).



STANLEY W. ROGOUSKI







ALEX NATHANSON

### by the numbers

Obama (Democrat):	66,361,433	53%
McCain (Republican):	58,024,608	46%
Nader (Independent):	691,585	1%
Barr (Libertarian):	507,505	0%
McKinney (Green):	150,437	0%
La Riva (Party for Socialism & Liberation):	7,478	0%

Source: cnn.com

## Obama On the Issues

	The Iraq War 	Global Warming 	Education 	Immigration 
The Issues	The U.S. invaded Iraq five years ago to stop Iraq from using weapons of mass destruction. No such weapons were ever found, but the war continues and costs the U.S. about \$12 billion per month.	Humans burning fossil fuels for energy have caused carbon dioxide and other gases to build up in the atmosphere. These gases are causing temperatures to rise and change weather patterns, threatening the planet. The U.S. produces more greenhouse gases per person than any other country.	The quality of education is uneven in different parts of the country. In some places classes are overcrowded, teachers are overworked and there are few resources. More than half of the country's schools don't have any teachers of color. If schools don't meet targets on standardized tests they get less money and may be closed.	More than 12 million undocumented immigrants live in the United States. Most left their home country because of poverty. Many undocumented immigrants take low-paying jobs and live in fear of being deported. Recently, the U.S. government has raided work places where undocumented immigrants work and deported many immigrants, leaving families without a source of income.
Obama says...	Withdraw most U.S. troops by the year 2010; leave some troops to fight al Qaeda and to protect U.S. diplomats and U.S. citizens; more U.S. troops in Afghanistan	Reduce greenhouse gas emissions 80 percent by 2050; companies buy the right to pollute; green jobs; fund and develop renewable energy sources; spend \$150 billion to create clean energy through private sources.	More money into early childhood education, after-school and summer learning programs; new teachers; less focus on standardized tests; \$4,000 tuition credit for college.	More border security; punish employers who hire undocumented immigrants; promote economic development in Mexico to decrease immigration; undocumented immigrants can become documented by paying a fine and learning English.
Others say...	<b>Third-party candidate Gloria La Riva (Party for Socialism and Liberation):</b> Immediately withdraw all U.S. forces and bases from Iraq; pay money to the Iraqi people for the destruction of their land; try Bush administration officials for war crimes.	<b>Joshua Frank, environmental writer and author:</b> Change the way we consume: stop buying things produced in faraway countries that need oil to transport them; produce and use goods made locally; keep natural resources, like water, free, not to be sold for a profit; preserve wilderness.	<b>Bree Picower, New York Collective of Radical Educators and Professor of Education at New York University:</b> Fair distribution of resources for all schools; allow teachers to assess students without standardized tests; don't punish students if their schools aren't giving them what they need to do well; encourage people of color to become teachers.	<b>The National Network for Immigrant and Refugee Rights (NNIRR):</b> Allow all undocumented immigrants to become documented; end deportations; support all public services and benefits for immigrants, including education and health care; protect labor rights for all workers, including immigrants.



## Disabled Kid Hits Road For a Cause

By Julia Schmidt

**D**uchenne Muscular Dystrophy (DMD) is a degenerative muscular disease. It slowly causes a person's muscles to weaken and become useless. Eventually it stops a person's most essential muscle: the heart.

It is the number one genetic killer of children. But Darius Weems and his supporters are hoping that a cure is in the very near future. Darius, who has DMD, is working towards the cure by spreading awareness about the disease. He is raising money for research with the sales of his documentary, *Darius Goes West*.

In this multi-award winning film, there is no ambition too daunting and no obstacle too disheartening for 15-year-old Darius. In a wheelchair that is falling apart, on an RV that is breaking down, Darius and his 11 friends travel cross country to Los Angeles in hopes of getting his wheelchair revamped by MTV's *Pimp My Ride*.

Despite bumps along the way, Darius's smile, humor and freestyles about the trip keep the journey fun and the purpose real. The band of friends explore handicap accessibility across the country, meet friendly locals and movie stars, and take advantage of sites and activities at every stop along the way.

What starts out as a ride to MTV turns into something much bigger—the bonding of a group of friends who know how to enjoy life.

...

*Darius Goes West* will not appear in theaters. To find out more, or get a copy of the film, check out [dariusgoeswest.org](http://dariusgoeswest.org).



WWW.DARIUSGOESWEST.ORG

# 14.5%

That's the percentage of kids between 5 and 14 years old who work in the Dominican Republic.

## culture&activism

### To Ban or Not to Ban?

A class in New York City honors Banned Books Week

**D**uring Banned Books Week (September 27-October 4) our class debated the book *And Tango Makes Three*. We needed to explain why the book should or should not be banned from libraries.

#### Against Banning the Book:

*And Tango Makes Three* shows the importance of family. The book illustrates how loving your family and being merry are the fruits of life. It also shows us that the penguins are proud of being different. Some of us do not understand why people dislike homosexuals. They are normal people like everybody else.

#### For Banning the Book:

Many parents think the book should be banned because it is about two male penguins raising a baby penguin. Parents don't want their kids to know things like that. They think that reading this book is going to turn them into homosexuals.



JESSE KUHN

**Conclusion:** We learned that libraries should not ban books — even if they are disliked — because books are educational.

This article was written by a class at the Brooklyn Public Library Young Adult Pre-GED Program, DeKalb Branch: Frankie Cancel, Maria Castro, Tamari Earls, Terrelle Garreth, Sheldon Mussenden, Antonio Pina, Maisha G Rodriguez (Teacher), Sandra Sajonas (Librarian), Lyshawnda Stenson, Bryant Vasquez  
For more information on Banned Books Week, visit the American Library Association at [www.ala.org](http://www.ala.org).

#### A Dangerous Book

*And Tango Makes Three* is a children's book about two male penguins who fall in love and raise a baby penguin together. It is based on a true story. Tango and his parents live in the Central Park Zoo in New York City. This book tops the list of the "10 Most Challenged Books of 2007." This means that someone tried to have this book removed from a library so that others could not read it.

### Selling to Survive: Child Street Vendors in the Dominican Republic

By Jill Guerra

**A**rmando, 13, shines shoes for a living in Sosua, a tourist town in the Dominican Republic. Armando calls the police "mafiosos," or members of the mafia. He says that they regularly confiscate his shoe-shine box and then charge him 1,000 pesos, the equivalent of three dollars, to get it back. Three dollars is what Armando makes shining shoes in an entire day.

Child labor is an issue that affects many countries in the world. In 2000, the Dominican Republic Department of Labor estimated that 31.1 percent of kids ages 15 to 17 and 14.5 percent of children ages 5 to 14 were working in the country, despite the minimum work age of 14.

While there are a variety of jobs held by child laborers in the country, many urban children work the streets of Santo Domingo, the country's capital, or other large cities. Kids sell eggs, avocados, candy or whatever they can. Boys often work shining shoes.

Many children are forced to sell goods in the streets when their parents can't find work or to supplement their parents' small incomes, according to the Foundation for the Development and Well-being of Women and Children (FUNDEBMUNI).



JILL GUERRA

These kids in the Dominican Republic shine shoes and sell things for a living. Here they wash hands before a meal at a community organization.

Sometimes children are the sole economic supporters of their families. At FUNDEBMUNI, the kids get academic support, character building courses, art and dance classes, a school uniform, and one meal per day, sometimes their only meal.

For more information on FUNDEBMUNI, go to [www.fundebmuni.org](http://www.fundebmuni.org)

### The Life of Stuff: Website Shows How Buying Affects the Planet

By Pedro Lahoz Wolfe

**U**sing lots of diagrams, *The Story of Stuff* is an online video that tells you the story of where your stuff comes from and where it goes. The pictures in the 20-minute video look like they are drawn with a pencil on paper.

It'll answer all your questions on the stuff you buy: where it comes from, how it's made, where it goes, and why you buy it.

What kind of stuff? iPods, computers, chairs, clothes, pillows.

Do you know what they put on pillows in the factory before you buy them? A kind of chemical that makes it fireproof. But the thing the factory workers don't know is that the chemical is toxic to the brain. The video tells you how things have gotten more expensive and more toxic.

Where does stuff go? When you throw it away, it's put in garbage dumps, usually in poor neighborhoods, polluting the ground. Or, if you are unlucky, it's burned, then put in the garbage, which releases all the toxins into the air.

Where does stuff come from? (No, I don't mean the store...) It comes from the en-

vironment, from mining metals, such as copper and nickel. And the workers who make the iPods, in factories in China and India for example, get paid almost nothing. The ones who make money from it are the big corporations.

How does stuff get to where it goes? The people in the factories make the stuff, and then it gets transferred to stores where other things (that are more expensive) are advertised, to get you to buy even more stuff.

So what can you do? You can watch the video and learn about how "stuff" can be harmful to people and the environment.

...

To learn more, visit [www.storyofstuff.com](http://www.storyofstuff.com). Pedro Lahoz Wolfe, 8, lives in New York City.



JESSE KUHN





# No Child Labor in This Chocolate

Sixth-grade students from PS 34 in New York City tell readers about a class campaign for fair trade

**W**hen I was in fifth grade we read articles about child labor. In some countries, like Brazil, children ages 5 to 14 were getting hurt using dangerous tools to cut down sugar cane, and falling when they climbed trees to get cocoa beans (used to make chocolate). They were working too hard and getting paid

**Fair Trade** (n.): An agreement to trade goods in a way that does not use child labor, take advantage of workers or hurt the environment.

wages as low as 50 cents per day. Companies would use children who came from poor families and who needed the money. The children were often taken out of school and didn't know how to count. They thought they were making a lot of money.

I'll explain to you some of the things we did to try to help make people aware.

First, we wrote letters to the World's Finest Chocolate Company (one of the biggest companies that produces chocolate and chocolate products) to ask them to change five percent of their cocoa

**"Even though we are kids, we can do anything if we set our minds to it."** -Patrice Gonzalez

purchases to fair trade. They wrote us back and told us they could not do this. This did not stop us. We had a petition signing to get fair trade chocolate into our local supermarket. They now sell fair trade chocolate.

Next, we made public service announcements (PSAs) informing people about this issue. We then made signs and protested in front of M&M'S World in Times Square, New York City.

I hope you take this very seriously and want to learn more. Together we can help raise awareness and soon make a difference.

-Kiara AnnDelores Kennedy

For more information visit the class website, [cocoa34.blogspot.com/](http://cocoa34.blogspot.com/) or go to [www.globalexchange.org/campaigns/fairtrade/cocoa/](http://www.globalexchange.org/campaigns/fairtrade/cocoa/).



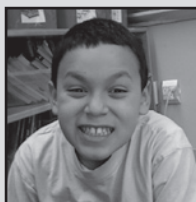
CACOA34.BLOGSPOT.COM

"We made petitions and went around the neighborhood to get them signed, asking C-Town grocery store to get fair trade chocolate in their stores. When we finished we had 562 signatures! That was one of my favorite parts of the project. Once we showed our petitions to the manager he was delighted to put fair trade chocolate in his store."

-Patrice Gonzalez

## YOUR TURN!

**More and More Tests: What Do You Think?** The No Child Left Behind Act of 2002 requires all students nationwide in grades three to eight and in grade 11 to take state standardized tests every year. Fourth- and fifth-graders at Central Park East 1 School in New York City give their opinions.



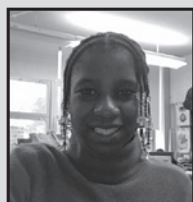
"I think standardized testing is bad because if we get a bad grade then we get

less money to take care of the school, and it might have to close down." -Jonathan

"If the kids in the school don't have good grades then that means the school doesn't get as much money. I think that if the kids in the schools get bad grades then the school should get more money, because that means they need more learning resources." -Kiere

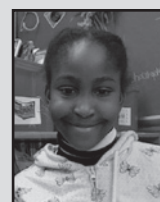


"I mostly think that standardized testing is bad because some kids get nervous and don't do their best on the test. But I do think it is good because it shows the state how well the kids are doing." -Nathalie



"I think it is unfair that kids and their teachers have to suffer because they get a bad grade. Not all kids learn in the same way, so it is not fair that those kids have to show their knowledge in a way they are not used to." -Khala

"I think standardized testing is good. If the kids get good grades the money for the school can go up, which will let the teachers get more supplies for the kids. If the kids get a good grade then the kids can go on to a higher grade and be more advanced." -Jah Nya



## your views

### Letters to the editor

**Fourth- and fifth-graders from Central Park East 1 School in New York City sent in these letters:**



I enjoyed the article about oil-rich Georgia because my class is studying international news. I wonder where you got the information from because I want to learn more about the countries involved. Did you have to travel there?

Jonathan Acevedo

*Editor's note: IndyKids mainly relies on news reports from trusted sources. For more information, try the Democracy Now! news program: [www.democracynow.org](http://www.democracynow.org). To hear opinions of other people in other countries, try Free Speech Radio News: [www.fsrn.org](http://www.fsrn.org). And for general information about other countries, try National Geographic Kids: [kids.national-geographic.com](http://kids.national-geographic.com)*

I think what they did with Jenny the elephant is the right thing to do. It's bad to send an elephant to another zoo if it has panic attacks. I think the world should be animal-friendly.

Kiere Doherty-James

It is true that many people dream of competing in the Olympics, and yes, some even spend their lives training to compete, but not every person training will get to be in the Olympics. Do people really want to spend their life training when it might or might not happen?

Nathalie

## Subscribe to indykids!

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TITLE: \_\_\_\_\_

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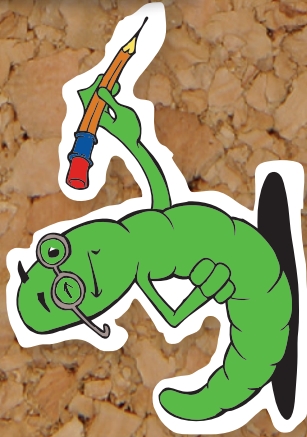
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Send an e-mail to us at [indykids@indymedia.org](mailto:indykids@indymedia.org), or grab a pencil and write to: "IndyKids," P.O. Box 1417, New York NY 10276.





What Am I?



1. I am located in San Francisco Bay and was once a lighthouse, a military fort, a military prison and then a federal prison.
2. I became a national recreation area in 1972 and am run by the National Park Service.
3. As a military prison, I was used to house Civil War prisoners as early as 1861.
4. In 1969, a group of 79 Native Americans occupied me for 19 months. The successful protest action helped inspire modern Native American activism.

Answer: Alcatraz Island

#### WOW!

The following statistics might surprise you. Look for the answers below.

There are 305 million people in the U.S. About \_\_\_\_\_ people voted for president on Nov. 4. This is about \_\_\_\_\_ % of the total number of people eligible to vote.

**ANSWERS**  
127 million, 61%

## RECIPE

### BAKED APPLES



- 4 apples
- 4 slices of butter
- 1/2 cup brown sugar
- Dash of cinnamon
- Dash of nutmeg
- Raisins (optional)
- Knife
- Apple corer
- Baking pan

1. Wash the apples.
2. Remove the cores from the apples using the corer.\*
3. Cut the apples in half.
4. Place the apples skin-side down in the pan.
5. Sprinkle brown sugar, cinnamon, nutmeg, and raisins on top of the apple pieces.
6. Place a slice of butter on each apple.
7. Bake at 375 degrees for 25-35 minutes, or until they are soft.
8. Serve with whipped cream, ice cream, or just by itself!

\* Make sure to have adult supervision when using the knives and oven!

—SARAH SANCLEMENTE

### FACTORY FARM TURKEY



### Find the Differences

Find four ways these two turkeys differ. (Answers appear below.)

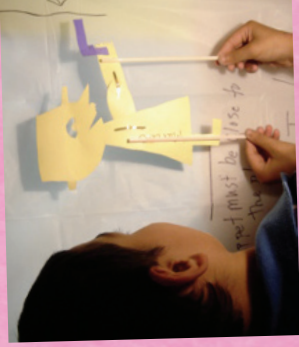
### SANCTUARY FARM TURKEY



Answer: The factory farm turkey has a larger chest because it has been genetically changed to produce a more compact body. The sanctuary turkey has a smaller chest because it has been genetically changed to produce a more compact body. The factory farm turkey has a larger chest because it has been genetically changed to produce a more compact body. The sanctuary turkey has a smaller chest because it has been genetically changed to produce a more compact body.

## How to Make a Shadow Puppet!

- 2 straws
- 2 folding fasteners
- 1 card stock paper or poster board
- Crayons
- Tape
- Scissors

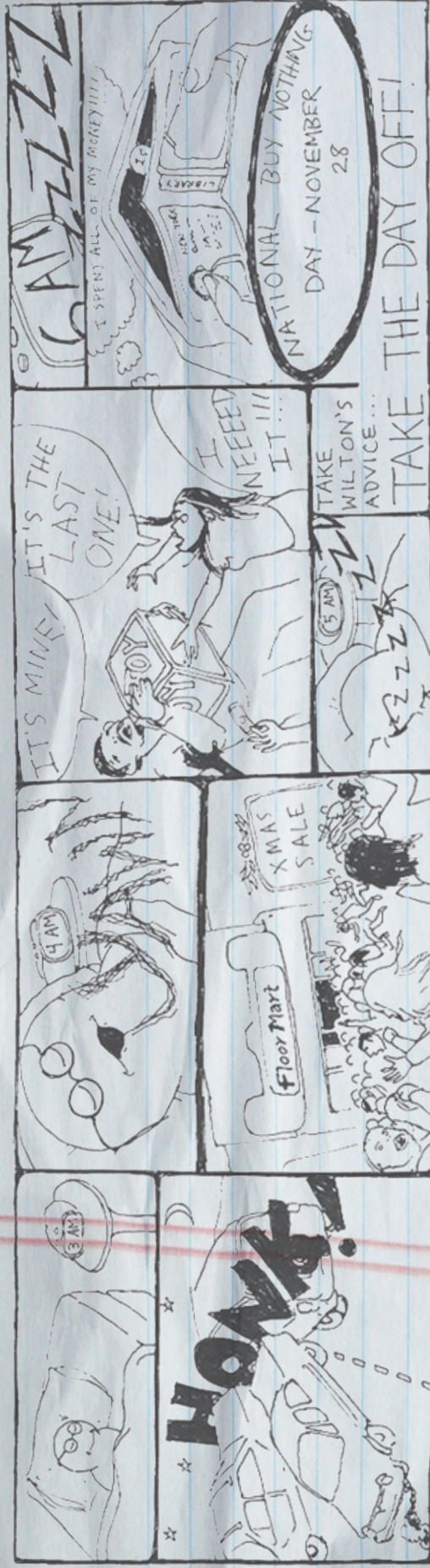


1. Pick your character.
  2. Draw a profile of your character from head to toe, leaving out the arms.
  3. On a different piece of paper draw the character's arms in two parts: 1) shoulder to elbow 2) elbow to hands.
  4. Decorate and color your character.
  5. Cut out all three pieces of your character.
  6. Connect the two arm pieces with one fastener at the elbow to make an arm.
  7. Connect the arm to the body with the second fastener.
  8. Tape one straw on the body's back and the last straw to the hand.
- Practice moving the arm by holding the body straw in your left hand and the hand straw in your right hand.

You can build a puppet stage with an old box. Just cut a square in the box. Then tape a white sheet in the square and place a light behind you.

Now you have your own shadow puppet theater!

For more information contact puppetry arts at [www.puppetryarts.org](http://www.puppetryarts.org).



SCHMIDT



# Economic Melttdown

Higher prices for food and energy, rising unemployment and more businesses closing their doors all show that the global economy is in crisis. Most economists believe the economy is in recession or even a depression like in the 1930s. The poor are those who suffer the most in an economic crisis, with less money for basic things like food and housing. But in October, the U.S. government approved a bill to give \$700 billion to big banks, not to the poor. **Here's a look why we have the current crisis and what it means.**

## Key Terms

**Foreclosure (n.):** When the bank takes the house away to sell because the homeowner cannot pay back the loan

**Interest (n.):** A regular fee, normally every month, the bank charges to take out a loan

**Invest (v.):** To put money to use by using it for something that will make a profit

**Loan (n.):** Any money borrowed from a bank

**Mortgage (n.):** A loan you get to pay for a house

**Recession (n.):** A period when the economy shrinks and unemployment rises

**Regulation (n.):** Rules

## 5 INVESTORS WORLDWIDE

People around the world have \$70 trillion in savings. They invest the money so that it will "grow." Investors turned to housing in the United States as a place where they could make a profit. So they gave their money to Wall Street banks to invest in housing. The problem was that most people didn't earn enough money to be able to afford the rising costs of a home. Banks knew that, but decided to lend people money anyway, knowing that they could still sell the loan and make a profit.

There used to be government regulation making this type of activity illegal, but Congress and the president got rid of these regulations over the years.

## 1 HOME-OWNER

Emil does not earn enough money to pay for a house, so he takes out a mortgage (a loan). He has to pay the money back plus interest (a monthly fee). The fee goes up and Emil can no longer afford to pay the loan. He loses his home. About one million families like Emil's are currently losing their homes because they cannot pay back the loans they took out to buy them.

## Economic Crisis

The Federal Reserve Bank raised interest rates in 2006. This caused the mortgage rates many people paid to go up a lot. Homeowners couldn't afford their monthly payments, and the banks took over their homes. By early 2007 the big Wall Street banks stopped buying the type of bad loans where the person who borrowed money could never pay it back. Big banks lost so much money that they almost closed, until the government helped them. The whole chain crumbled, leading to the economic crisis.

## The \$700 Billion Bailout

On October 3 Congress passed a bill, and President Bush signed it into law, giving the government the power to use tax dollars to buy bad debt from Wall Street corporations in order to save them. Leaders in Congress and President Bush said the bailout was needed to save the economy. "I believe government intervention should occur only when necessary. In this situation, action is clearly necessary," said President Bush.

## What it Means: More Debt, Less for Money for Needs

The White House reported a record federal deficit (debt) of nearly \$455 billion in 2008. When you have debt, you have to pay interest (a regular fee). This means that more and more of the taxes people pay to the government each year will go to this fee. If more of our tax money goes to pay for debt, then less money can go for basic services such as schools, roads and bridges, health care and other public services.

## System Built on Borrowing

By C.S. SOONG

**H**ow did the U.S. economy get into such a mess? University of Massachusetts economist Rick Wolff offers this big-picture explanation. From 1820 to 1970, the amount American workers were paid kept rising. Advertising encouraged workers to use their ever-fatter paychecks to buy things, and workers came to measure success by how many and what kinds of items they owned.

But in the 1970s, workers' real wages stopped going up. And they haven't gone up since. Advertising still pushed workers to buy more things. How could workers do that when their take-home pay wasn't rising? One key thing they did was borrow money.

Banks played a big role in this, claims Wolff: "They lured workers into charging more and more on their credit cards, and

### Real Wages

Suppose you made \$10 an hour, and a dozen eggs cost \$2. You could buy five dozen eggs.

Then five years later, you made \$20 an hour, but eggs cost \$4 a dozen.

Even though you made more money, you could still only buy five dozen eggs. This means your "real wages" are flat.

into taking out ever-bigger loans." Many of these loans were designed to look easy to repay, but they actually got harder to repay over time.

Why did the banks make loans they knew might never be repaid? Because the banks made fast money: they sold the loans to other companies, without making clear how risky the loans were.

All the while, the message from this nation's leaders to workers was that borrowing lots of money was a safe and good thing to do.

Now millions of workers can't repay their loans, and the whole economic system is in trouble. "What else would you expect," says Wolff, "from a system that makes it profitable for banks to push workers to borrow way beyond their means?"

C.S. Soong hosts the program *Against the Grain* on KPFA (Pacific) Radio in Berkeley, Calif.

## Other Solutions

Many economists point to other ways to help the economy and make life better for everyone, not just the wealthy.

■ **Fix bridges, water systems and sewage systems and build public transportation.** This creates jobs so that people have money and can spend more, which strengthens the economy.

■ **Spend money on a "Green Economy"** to build more efficient wind, solar and tidal power, build a modern network to spread electricity around the country and encourage automakers to build cars that use little gas. This would also really help the economy because we would spend a lot less money on foreign oil while creating many new jobs.

■ **Create a national health-care plan.** Businesses would save money by not paying for their employees' health care, and families would not have to pay large amounts for drugs and services not covered by health-care plans.

Text by Amanda Vender • Illustrations by Gary Martin

This article relied on many sources, including *This American Life's* "The Giant Pool of Money," program #355. Arun Gupta consulted on this article.